



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [RAYMOND JAMES FINANCIAL, INC.](#)

City/State [SAINT PETERSBURG, FL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [86,110,751](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [2](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[RAYMOND JAMES FINANCIAL, INC.](#)
[880 CARILLON PARKWAY](#)

[SAINT PETERSBURG, FL 33716](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	75,059,931	56,561,893	59,681,232	46,552,101	38,800,322
Net income (\$000)	623,858	662,521	1,536,673	862,399	1,052,817
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.39			1.18			0.87			1.61			2.61		
+ Non-interest income	12.55			16.23			16.31			16.24			17.84		
– Overhead expense	11.44			14.62			14.29			14.97			16.83		
– Provision for credit losses	0.23			-0.20			-0.10			0.55			0.01		
+ Securities gains (losses)	0			0			0			0			0		
+ Other tax equivalent adjustments	0			0			0.31			0			0		
= Pretax net operating income (tax equivalent)	2.27			3			3.30			2.34			3.61		
Net operating income	1.66			2.34			2.57			1.85			2.71		
Net income	1.66			2.34			2.57			1.85			2.71		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.23			2.04			1.55			2.61			4.14		
Interest expense	0.35			0.38			0.35			0.47			0.85		
Net interest income (tax equivalent)	1.88			1.66			1.20			2.14			3.29		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07			0.05			0.06			0.43			0.04		
Earnings coverage of net loan and lease losses (X)	73.17			115.38			112.26			12.54			145.13		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95			1.28			1.14			1.61			0.91		
Allowance for loan and lease losses / Total loans and leases	0.95			1.27			1.13			1.60			0.90		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.23			0.18			0.29			0.18			0.23		
30–89 days past due loans and leases / Total loans and leases	0.04			0.01			0.02			0.02			0.12		
Liquidity and Funding															
Net noncore funding dependence	-29.92			-27.71			-48.79			-3.29			0		
Net short-term noncore funding dependence	-36.79			-36.14			-58.39			-12.70			-9.43		
Net loans and leases / Total assets	53			48			43.87			46.88			61.66		
Capitalization															
Tier 1 leverage ratio	10.94			12.57			12.09			12.89			15.84		
Holding company equity capital / Total assets	11.05			13.76			12.56			13.72			17.04		
Total equity capital (including minority interest) / Total assets	11.02			13.85			12.64			13.86			17.19		
Common equity tier 1 capital / Total risk-weighted assets	19.97			24.42			25.85			23.44			24.75		
Net loans and leases / Equity capital (X)	4.80			3.49			3.49			3.42			3.62		
Cash dividends / Net income	23.63			16.29			15.57			24.45			18.91		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	50.65			27.93			27.59			33.63			4.18		
Equity capital	21.02			12.89			16.80			7.61			11.40		
Net loans and leases	66.35			12.63			19.40			1.60			4.82		
Noncore funding	5.05			-5.86			-5.71			9.16			19.48		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0		
Long-term debt / Equity capital	21.42			25.90			23.69			27.77			22.66		
Equity investment in subsidiaries / Equity capital	95.50			100.71			96.29			98.07			93.81		
Cash from ops + noncash items + op expense / Op expense + dividends	278.69			100.47			160.16			210.94			298.58		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	482,979	341,837	715,442	741,519	1,008,676	41.29	45.48
Income from lease financing receivables.....	81	0	0	0	0		
Fully taxable income on loans and leases.....	469,197	327,206	686,656	711,847	977,579	43.39	46.08
Tax-exempt income on loans and leases.....	13,863	14,631	28,786	29,672	31,097	-5.25	28.36
Estimated tax benefit on income on loans and leases.....	5,009	4,681	-177,700	9,788	10,994	7.01	-23.23
Income on loans and leases (tax equivalent).....	488,069	346,518	537,742	751,307	1,019,670	40.85	44.18
Investment interest income (tax equivalent).....	76,135	42,604	86,304	88,807	75,963	78.70	411.82
Interest on balances due from depository institutions.....	29,454	9,406	19,775	41,380	125,178	213.14	3.31
Interest income on other earning assets.....	27,323	11,849	23,253	33,671	52,477	130.59	27.35
Total interest income (tax equivalent).....	620,981	410,377	667,074	915,165	1,273,288	51.32	53.95
Interest on time deposits of \$250K or more.....	595	615	1,236	1,954	2,378	-3.25	16.67
Interest on time deposits < \$250K.....	6,033	7,739	15,332	18,823	11,626	-22.04	294.06
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	18,854	2,909	6,011	10,978	98,286	548.13	236.62
Interest on other borrowings and trading liabilities.....	72,227	65,343	126,459	133,347	148,132	10.54	6.85
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	97,709	76,606	149,038	165,102	260,422	27.55	29.87
Net interest income (tax equivalent).....	523,272	333,771	518,036	750,063	1,012,866	56.78	59.47
Non-interest income.....	4,708,325	4,591,402	9,733,329	7,559,691	6,923,862	2.55	62.87
Adjusted operating income (tax equivalent).....	5,231,597	4,925,173	10,251,365	8,309,754	7,936,728	6.22	62.52
Overhead expense.....	4,293,382	4,134,734	8,527,426	6,966,658	6,530,907	3.84	55.51
Provision for credit losses.....	85,051	-55,915	-58,417	253,977	5,483		431.93
Securities gains (losses).....	0	608	608	1,292	0	-100.00	-100.00
Other tax equivalent adjustments.....	0	0	187,888	0	4		
Pretax net operating income (tax equivalent).....	852,099	847,960	1,972,320	1,090,507	1,400,604	0.49	91.55
Applicable income taxes.....	224,225	169,730	413,251	230,109	349,820	32.11	55.34
Tax equivalent adjustments.....	5,009	4,681	10,188	9,788	10,999	7.01	-24.08
Applicable income taxes (tax equivalent).....	229,234	174,411	423,439	239,897	360,819	31.43	51.86
Minority interest.....	-993	11,028	12,208	-11,789	-13,032		
Net income before discontinued operations, net of minority interest.....	623,858	662,521	1,536,673	862,399	1,052,817	-5.84	110.64
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	623,858	662,521	1,536,673	862,399	1,052,817	-5.84	110.64
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	622,865	673,549	1,548,881	850,610	1,039,785	-7.52	111.93
Investment securities income (tax equivalent).....	76,135	42,604	86,304	88,807	75,963	78.70	411.82
US Treasury and agency securities (excluding mortgage-backed securities) ..	18,201	1,701	2,207	1,197	3,026	970.02	12717.61
Mortgage-backed securities.....	54,830	40,818	83,928	87,183	70,516	34.33	307.36
All other securities.....	3,104	85	169	427	2,421	3551.76	143.77
Cash dividends declared.....	147,412	107,952	239,272	210,883	199,125	36.55	129.00
Common.....	147,412	107,952	239,272	210,883	199,125	36.55	129.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.65			1.45			1.12			1.97			3.28		
Less: Interest expense	0.26			0.27			0.25			0.35			0.67		
Equals: Net interest income (tax equivalent)	1.39			1.18			0.87			1.61			2.61		
Plus: Non-interest income	12.55			16.23			16.31			16.24			17.84		
Equals: adjusted operating income (tax equivalent)	13.94			17.42			17.18			17.85			20.46		
Less: Overhead expense	11.44			14.62			14.29			14.97			16.83		
Less: Provision for credit losses	0.23			-0.20			-0.10			0.55			0.01		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0		
Plus: other tax equivalent adjustments	0			0			0.31			0			0		
Equals: Pretax net operating income (tax equivalent)	2.27			3			3.30			2.34			3.61		
Less: Applicable income taxes (tax equivalent)	0.61			0.62			0.71			0.52			0.93		
Less: Minority interest	0			0.04			0.02			-0.03			-0.03		
Equals: Net operating income	1.66			2.34			2.57			1.85			2.71		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	1.66			2.34			2.57			1.85			2.71		
Memo: Net income (last four quarters)	2.17			2.25			2.57			1.85			2.71		
Net income—BHC and noncontrolling (minority) interest	1.66			2.38			2.60			1.83			2.68		
Margin Analysis															
Average earning assets / Average assets	74.30			71.17			72.07			75.32			79.30		
Average interest-bearing funds / Average assets	57.13			57.63			57.44			64.37			64.16		
Interest income (tax equivalent) / Average earning assets	2.23			2.04			1.55			2.61			4.14		
Interest expense / Average earning assets	0.35			0.38			0.35			0.47			0.85		
Net interest income (tax equivalent) / Average earning assets	1.88			1.66			1.20			2.14			3.29		
Yield or Cost															
Total loans and leases (tax equivalent)	2.82			2.60			1.92			3.01			4.19		
Interest-bearing bank balances	0.47			0.28			0.22			0.74			3.61		
Federal funds sold and reverse repos	0.44			2.23			2.16			5.68			4.76		
Trading assets	4.24			3.13			3.12			3.65			3.48		
Total earning assets	2.21			2.02			1.96			2.58			4.10		
Investment securities (tax equivalent)	0.78			0.84			0.68			1.52			2.45		
US Treasury and agency securities (excluding mortgage-backed securities)	0.34			0.17			0.04			0.40			3.06		
Mortgage-backed securities	1.20			1			1.01			1.39			2.33		
All other securities	6.54			118.06			117.36			304.69			1,790.06		
Interest-bearing deposits	0.14			0.08			0.07			0.12			0.51		
Time deposits of \$250K or more	1.20			1.74			1.58			2.03			2.36		
Time deposits < \$250K	1.56			1.88			1.94			1.99			2.10		
Other domestic deposits	0.10			0.02			0.02			0.04			0.46		
Foreign deposits															
Federal funds purchased and repos	6.89			1.23			1.25			4			10.46		
Other borrowed funds and trading liabilities	3.23			3.34			3.30			3.39			3.50		
All interest-bearing funds	0.46			0.47			0.43			0.55			1.05		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	4,708,325	4,591,402	9,733,329	7,559,691	6,923,862
Fiduciary activities income	34,840	34,240	71,011	55,921	48,929
Service charges on deposit accounts - domestic	113	3	6	9	17
Trading revenue	17,398	35,310	63,500	76,522	81,806
Investment banking fees and commissions	4,748,583	4,351,242	9,287,835	7,212,332	6,559,376
Insurance activities revenue	31,846	27,381	59,423	53,481	55,419
Venture capital revenue	-2,502	33,313	56,137	-1,408	7,097
Net servicing fees	137	-43	-21	-81	146
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	5,065	4,282	10,872	4,841	3,343
Other non-interest income	-127,155	105,674	184,566	158,074	167,729
Total overhead expenses	4,293,382	4,134,734	8,527,426	6,966,658	6,530,907
Personnel expense	2,001,986	2,043,675	4,246,391	3,561,420	3,264,821
Net occupancy expense	128,914	116,475	236,237	228,435	227,684
Goodwill impairment losses	0	0	0	0	19,722
Amortization expenses and impairment loss (other intangible assets)	12,549	8,005	16,229	12,182	13,684
Other operating expenses	2,149,933	1,966,579	4,028,569	3,164,621	3,004,996
Fee income on mutual funds and annuities	768,144	813,880	1,664,577	1,373,719	1,403,487
Memoranda					
Assets under management in proprietary mutual funds and annuities	15,220,982	21,416,502	20,664,968	19,995,680	17,294,643
Number of equivalent employees	13,242	12,772	13,029	12,545	13,106
Average personnel expense per employee	151.18	160.01	325.92	283.89	249.11
Average assets per employee	5,668.32	4,428.59	4,580.65	3,710.81	2,960.50

Analysis Ratios

Mutual fund fee income / Non-interest income	16.31			17.73			17.10			18.17			20.27		
Overhead expenses / Net Interest Income + non-interest income	82.15			84.03			81.77			83.94			82.40		

Percent of Average Assets

Total overhead expense	11.44			14.62			14.29			14.97			16.83		
Personnel expense	5.33			7.23			7.12			7.65			8.41		
Net occupancy expense	0.34			0.41			0.40			0.49			0.59		
Other operating expenses	5.76			6.98			6.78			6.82			7.83		
Overhead less non-interest income	-1.11			-1.61			-2.02			-1.27			-1.01		

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	82.07			83.95			83.18			83.84			82.29		
Personnel expense	38.27			41.49			41.42			42.86			41.14		
Net occupancy expense	2.46			2.36			2.30			2.75			2.87		
Other operating expenses	41.34			40.09			39.46			38.23			38.28		
Total non-interest income	90			93.22			94.95			90.97			87.24		
Fiduciary activities income	0.67			0.70			0.69			0.67			0.62		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	0.33			0.72			0.62			0.92			1.03		
Investment banking fees and commissions	90.77			88.35			90.60			86.79			82.65		
Insurance activities revenue	0.61			0.56			0.58			0.64			0.70		
Venture capital revenue	-0.05			0.68			0.55			-0.02			0.09		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0.10			0.09			0.11			0.06			0.04		
Other non-interest income	-2.43			2.15			1.80			1.90			2.11		
Overhead less non-interest income	-7.93			-9.27			-11.76			-7.14			-4.95		
Applicable income taxes / Pretax net operating income (tax equivalent)	26.31			20.02			20.95			21.10			24.98		
Applicable income tax + TE / Pretax net operating income + TE	26.90			20.57			21.47			22			25.76		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	13,317,444	8,267,050	8,962,694	7,946,060	7,923,273	61.09	144.90
Commercial and industrial loans	15,284,225	8,772,152	9,580,580	8,100,720	8,195,724	74.24	108.49
Loans to individuals	10,391,831	4,496,636	5,296,200	3,631,132	2,837,838	131.10	419.01
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	7,086,101	6,254,786	6,540,126	5,887,626	6,029,190	13.29	29.74
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	46,079,601	27,790,624	30,379,600	25,565,538	24,986,025	65.81	127.75
Less: Allowance for loan and lease losses	436,664	353,286	342,859	409,061	226,003	23.60	118.40
Net loans and leases	45,642,937	27,437,338	30,036,741	25,156,477	24,760,022	66.35	127.84
Debt securities that reprice or mature in over 1 year	10,105,097	8,172,389	8,514,318	7,975,737	3,168,884	23.65	460.47
Mutual funds and equity securities	10,739	3,435	3,554	4,598	11,744	212.63	-94.36
Subtotal	55,758,773	35,613,162	38,554,613	33,136,812	27,940,650	56.57	153.15
Interest-bearing bank balances	12,386,874	10,064,700	12,704,154	4,717,924	3,570,449	23.07	456.40
Federal funds sold and reverse repos	170,568	289,234	203,758	162,298	326,191	-41.03	-71.75
Debt securities that reprice or mature within 1 year	8,671,070	3,841,740	10,070,353	627,254	150,658	125.71	5604.84
Trading assets	458,257	488,140	369,738	386,410	632,048	-6.12	-34.47
Total earning assets	77,445,542	50,296,976	61,902,616	39,030,698	32,619,996	53.98	201.25
Non-interest-bearing cash and due from depository institutions	898,966	700,941	808,470	751,789	693,291	28.25	59.65
Premises, fixed assets, and leases	746,733	647,244	692,425	629,120	614,972	15.37	146.43
Other real estate owned	2,369	262	378	751	2,928	804.20	-45.81
Investment in unconsolidated subsidiaries	5,477	5,537	5,515	5,556	5,533	-1.08	2.14
Intangible and other assets	7,011,664	5,509,942	5,051,435	13,239,233	6,217,275	27.25	2.36
Total assets	86,110,751	57,160,902	68,460,839	53,657,147	40,153,995	50.65	157.56
Quarterly average assets	77,729,997	56,825,754	65,670,488	51,503,565	39,933,483	36.79	135.85
Average loans and leases (YTD)	34,646,438	26,706,344	28,000,533	24,984,937	24,336,025	29.73	76.41
Memoranda							
Loans held-for-sale	165,609	136,692	229,836	209,679	204,536	21.15	-9.20
Loans not held-for-sale	45,913,992	27,653,932	30,149,764	25,355,859	24,781,489	66.03	128.99
Real estate loans secured by 1-4 family	6,720,999	5,154,277	5,557,505	4,903,138	4,725,471	30.40	125.70
Commercial real estate loans	5,361,682	2,230,864	2,442,175	2,142,005	2,375,990	140.34	185.49
Construction and land development	663,770	241,745	160,392	230,383	174,552	174.57	512.94
Multifamily	1,593,388	564,068	688,301	511,114	527,167	182.48	401.56
Nonfarm nonresidential	3,104,524	1,425,051	1,593,482	1,400,508	1,674,271	117.85	113.79
Real estate loans secured by farmland	0	0	0	0	15,933		-100.00
Total investment securities	18,786,906	12,017,564	18,588,225	8,607,589	3,331,286	56.33	775.69
U.S. Treasury securities	9,223,768	3,837,946	10,052,094	618,508	107,621	140.33	17837.75
US agency securities (excluding mortgage-backed securities)	566,635	0	0	0	0		
Municipal securities	4,887	154	154	156	144	3073.38	-81.28
Mortgage-backed securities	8,828,390	8,176,029	8,532,423	7,984,327	3,211,777	7.98	370.25
Asset-backed securities	0	0	0	0	0		
Other debt securities	152,487	0	0	0	0		412027.03
Mutual funds and equity securities	10,739	3,435	3,554	4,598	11,744	212.63	-94.36
Available-for-sale securities	18,776,167	12,014,129	18,584,671	8,602,991	3,319,542	56.28	775.19
U.S. Treasury securities	9,223,768	3,837,946	10,052,094	618,508	107,621	140.33	17837.75
US agency securities (excluding mortgage-backed securities)	566,635	0	0	0	0		
Municipal securities	4,887	154	154	156	144	3073.38	-81.28
Mortgage-backed securities	8,828,390	8,176,029	8,532,423	7,984,327	3,211,777	7.98	370.25
Asset-backed securities	0	0	0	0	0		
Other debt securities	152,487	0	0	0	0		412027.03
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-722,413	27,389	-78,725	94,830	26,668		
Structured notes, fair value	292,671	0	0	0	0		
Pledged securities	120,906	92,731	106,748	124,463	119,450	30.38	135.13

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	947,427	32,651	36,379	17,860	17,599	2801.68	6890.53
NOW, ATS and transaction accounts	5,462,638	170,967	237,242	157,958	5,854	3095.14	96910.09
Time deposits less brokered deposits < \$250K	550,511	5,928	165,262	6,462	7,740	9186.62	9026.51
MMDA and other savings accounts	42,358,559	29,257,383	33,029,653	26,702,382	21,896,156	44.78	164.77
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	49,319,135	29,466,929	33,468,536	26,884,662	21,927,349	67.37	207.79
Time deposits of \$250K or more	119,629	69,261	90,516	71,255	105,467	72.72	75.36
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	100,005	185,195	202,990	233,255	200,010	-46.00	-83.99
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	409,437	853,496	420	863,521	882,651	-52.03	50761.74
Other borrowings w/remaining maturity over 1 year	3,468,216	2,415,742	3,339,029	2,416,498	1,917,478	43.57	30.67
Brokered deposits < \$250K	449,501	804,373	533,616	834,292	942,244	-44.12	105.13
Noncore funding	4,546,788	4,328,067	4,166,571	4,418,821	4,047,850	5.05	27.47
Trading liabilities	158,199	258,298	170,669	152,354	209,939	-38.75	-51.48
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	22,594,957	15,189,616	22,002,992	14,763,513	7,066,359	48.75	181.87
Total liabilities	76,619,079	49,242,910	59,808,768	46,219,350	33,251,497	55.59	174.30
Equity Capital							
Perpetual preferred stock (including surplus)	119,832	0	0	0	0		
Common stock	2,479	1,593	2,392	1,591	1,586	55.62	60.97
Common surplus	2,947,680	2,059,525	2,054,602	1,995,798	1,921,893	43.12	81.56
Retained earnings	8,478,553	7,257,694	8,002,107	6,703,125	6,086,721	16.82	102.89
Accumulated other comprehensive income	-575,854	-9,797	-86,520	16,511	-5,036		
Other equity capital components	-1,457,493	-1,446,283	-1,372,688	-1,353,904	-1,163,048		
Total holding company equity capital	9,515,197	7,862,732	8,599,893	7,363,121	6,842,116	21.02	76.56
Noncontrolling (minority) interest in subsidiaries	-23,525	55,260	52,178	74,676	60,382		
Total equity capital, including minority interest	9,491,672	7,917,992	8,652,071	7,437,797	6,902,498	19.87	72.55
Total liabilities and capital	86,110,751	57,160,902	68,460,839	53,657,147	40,153,995	50.65	157.56
Memoranda							
Non-interest-bearing deposits	947,427	32,651	36,379	17,860	17,599	2801.68	6890.53
Interest-bearing deposits	48,940,838	30,307,912	34,056,289	27,772,349	22,957,461	61.48	200.30
Total deposits	49,888,265	30,340,563	34,092,668	27,790,209	22,975,060	64.43	205.86
Long-term debt that reprices within 1 year	850,000	850,000	850,000	850,000	875,000	0.00	13.30
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,599,893	7,363,121	7,363,121	6,842,116	6,141,906		
Accounting restatements	0	0	0	0	0		
Net income	623,858	662,521	1,536,673	862,399	1,052,817		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	102,657	80,847	159,824	153,892	161,699		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	100,605	109,497	119,002	270,839	313,486		
Changes incident to business combinations	926,141	0	0	0	0		
Less: Dividends declared	147,412	107,952	239,272	210,883	199,125		
Change in other comprehensive income	-489,335	-26,308	-103,031	21,547	33,804		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	1,580	-35,111	-35,499		
Holding company equity capital, ending balance	9,515,197	7,862,732	8,599,893	7,363,121	6,842,116		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	15.47			14.46			13.09			14.81			19.73		
Commercial and industrial loans	17.75			15.35			13.99			15.10			20.41		
Loans to individuals	12.07			7.87			7.74			6.77			7.07		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	8.23			10.94			9.55			10.97			15.02		
Net loans and leases	53			48			43.87			46.88			61.66		
Debt securities over 1 year	11.74			14.30			12.44			14.86			7.89		
Mutual funds and equity securities	0.01			0.01			0.01			0.01			0.03		
Subtotal	64.75			62.30			56.32			61.76			69.58		
Interest-bearing bank balances	14.38			17.61			18.56			8.79			8.89		
Federal funds sold and reverse repos	0.20			0.51			0.30			0.30			0.81		
Debt securities 1 year or less	10.07			6.72			14.71			1.17			0.38		
Trading assets	0.53			0.85			0.54			0.72			1.57		
Total earning assets	89.94			87.99			90.42			72.74			81.24		
Non-interest cash and due from depository institutions	1.04			1.23			1.18			1.40			1.73		
Other real estate owned	0			0			0			0			0.01		
All other assets	9.02			10.78			8.40			25.86			17.04		
Memoranda															
Short-term investments	24.65			24.83			33.56			10.26			10.08		
U.S. Treasury securities	10.71			6.71			14.68			1.15			0.27		
US agency securities (excluding mortgage-backed securities)	0.66			0			0			0			0		
Municipal securities	0.01			0			0			0			0		
Mortgage-backed securities	10.25			14.30			12.46			14.88			8		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0.18			0			0			0			0		
Loans held-for-sale	0.19			0.24			0.34			0.39			0.51		
Loans held for investment	53.32			48.38			44.04			47.26			61.72		
Real estate loans secured by 1–4 family	7.81			9.02			8.12			9.14			11.77		
Revolving	0.05			0.03			0.03			0.04			0.06		
Closed-end, secured by first liens	7.76			8.99			8.09			9.10			11.70		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	6.23			3.90			3.57			3.99			5.92		
Construction and land development	0.77			0.42			0.23			0.43			0.43		
Multifamily	1.85			0.99			1.01			0.95			1.31		
Nonfarm nonresidential	3.61			2.49			2.33			2.61			4.17		
Real estate loans secured by farmland	0			0			0			0			0.04		

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	28.90			29.75			29.50			31.08			31.71		
Real estate loans secured by 1-4 family	14.59			18.55			18.29			19.18			18.91		
Revolving	0.09			0.06			0.07			0.08			0.10		
Closed-end	14.50			18.48			18.23			19.10			18.81		
Commercial real estate loans	11.64			8.03			8.04			8.38			9.51		
Construction and land development	1.44			0.87			0.53			0.90			0.70		
1-4 family	0.02			0.06			0.04			0.11			0.04		
Other	1.43			0.81			0.49			0.79			0.66		
Multifamily	3.46			2.03			2.27			2			2.11		
Nonfarm nonresidential	6.74			5.13			5.25			5.48			6.70		
Owner-occupied	0			0			0			0			0		
Other	6.74			5.13			5.25			5.48			6.70		
Real estate loans secured by farmland	0			0			0			0			0.06		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	33.17			31.57			31.54			31.69			32.80		
Loans to individuals	22.55			16.18			17.43			14.20			11.36		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	15.38			22.51			21.53			23.03			24.13		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	152.08			111.82			109.51			114.39			122.72		
Real estate loans secured by 1-4 family	76.75			69.72			67.90			70.58			73.19		
Revolving	0.46			0.24			0.25			0.30			0.40		
Closed-end	76.29			69.48			67.65			70.29			72.79		
Commercial real estate loans	61.23			30.17			29.84			30.83			36.80		
Construction and land development	7.58			3.27			1.96			3.32			2.70		
1-4 family	0.08			0.23			0.14			0.40			0.15		
Other	7.50			3.04			1.82			2.92			2.55		
Multifamily	18.20			7.63			8.41			7.36			8.16		
Nonfarm nonresidential	35.45			19.27			19.47			20.16			25.93		
Owner-occupied	0			0			0			0			0		
Other	35.45			19.27			19.47			20.16			25.93		
Real estate loans secured by farmland	0			0			0			0			0.25		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	174.54			118.65			117.06			116.61			126.94		
Loans to individuals	118.67			60.82			64.71			52.27			43.95		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	80.92			84.60			79.91			84.75			93.38		
Supplemental															
Non-owner occupied CRE loans / Gross loans	12.32			8.99			8.98			9.34			10.08		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	64.84			33.78			33.32			34.38			39		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	64.84			33.78			33.32			34.38			39		

BHC Name

City/State

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	24.65			24.83			33.56			10.26			10.08		
Liquid assets	37.22			41.21			47.72			27.25			21.27		
Investment securities	21.82			21.02			27.15			16.04			8.30		
Net loans and leases	53			48			43.87			46.88			61.66		
Net loans, leases and standby letters of credit	53.12			48.04			43.91			46.94			61.77		
Core deposits	57.27			51.55			48.89			50.10			54.61		
Noncore funding	5.28			7.57			6.09			8.24			10.08		
Time deposits of \$250K or more	0.14			0.12			0.13			0.13			0.26		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0.12			0.32			0.30			0.43			0.50		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.08			-0.18			0			0.13			-0.31		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0.48			1.49			0			1.61			2.20		
Earning assets that reprice within 1 year	39.08			59.61			64.76			58.70			63.12		
Interest-bearing liabilities that reprice within 1 year	0.77			0.50			0.44			0.38			0.83		
Long-term debt that reprices within 1 year	0.99			1.49			1.24			1.58			2.18		
Net assets that reprice within 1 year	37.32			57.62			63.08			56.73			60.11		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-29.92			-27.71			-48.79			-3.29			0		
Net short-term noncore funding dependence	-36.79			-36.14			-58.39			-12.70			-9.43		
Short-term investment / Short-term noncore funding	2,973.52			1,072.70			4,914.23			424.26			286.76		
Liquid assets - short-term noncore funding / Nonliquid assets	57.96			66.16			89.98			34.13			22.55		
Net loans and leases / Total deposits	91.49			90.43			88.10			90.52			107.77		
Net loans and leases / Core deposits	92.55			93.11			89.75			93.57			112.92		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.68			0.39			-1			1.45			0.43		
Structured notes appreciation (depreciation) / Tier 1 capital	-0.11														
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	99.94			99.97			99.98			99.95			99.65		
U.S. Treasury securities	49.10			31.94			54.08			7.19			3.23		
US agency securities (excluding mortgage-backed securities)	3.02			0			0			0			0		
Municipal securities	0.03			0			0			0			0		
Mortgage-backed securities	46.99			68.03			45.90			92.76			96.41		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0.81			0			0			0			0		
Mutual funds and equity securities	0.06			0.03			0.02			0.05			0.35		
Debt securities 1 year or less	46.15			31.97			54.18			7.29			4.52		
Debt securities 1 to 5 years	9.33			3.05			2.45			2.39			7.80		
Debt securities over 5 years	44.46			64.96			43.36			90.27			87.33		
Pledged securities	0.64			0.77			0.57			1.45			3.59		
Structured notes, fair value	1.56			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	49.54			159.92			317.22			36.08			-5.39		
Investment securities	56.33			109.17			115.95			158.39			14.39		
Core deposits	67.37			21.31			24.49			22.61			3.48		
Noncore funding	5.05			-5.86			-5.71			9.16			19.48		

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	37,036,840	18,645,163	21,700,090	15,882,785	12,791,008
Commit: Secured commercial real estate loans	993,990	413,077	467,275	487,012	559,244
Commit: Unsecured real estate loans	314,763	223,699	158,339	189,777	250,872
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	7,296	0	2,720	0
Standby letters of credit	101,317	23,560	22,658	31,423	45,090
Commercial and similar letters of credit	40	0	0	0	0
Securities lent	319,849	95,959	62,143	57,862	229,490
Credit derivatives - notional amount (holding company as guarantor)	558,777	525,899	548,612	512,929	2,118
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	422,385	348,127	400,283	363,455	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	136,122	176,991	148,330	147,365	0
Derivative Contracts					
Interest rate futures and forward contracts	5,017,310	7,467,582	5,927,164	10,098,403	4,586,722
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	14,278,484	10,245,708	8,884,959	9,755,552	9,388,430
Futures and forward foreign exchange	2,203,242	1,676,226	1,807,171	1,543,245	1,434,901
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	22,874
Commodity and other futures and forward contracts	42,885	53,293	20,970	71,145	6,479
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)	43.01			32.62			31.70			29.60			31.85		
Standby letters of credit	0.12			0.04			0.03			0.06			0.11		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0.37			0.17			0.09			0.11			0.57		
Credit derivatives - notional amount (holding company as guarantor)	0.65			0.92			0.80			0.96			0.01		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0.49			0.61			0.58			0.68			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.16			0.31			0.22			0.27			0		
Derivative contracts	25.02			34.01			24.31			40.01			38.45		
Interest rate contracts	22.41			30.99			21.64			37			34.80		
Interest rate futures and forward contracts	5.83			13.06			8.66			18.82			11.42		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	16.58			17.92			12.98			18.18			23.38		
Foreign exchange contracts	2.56			2.93			2.64			2.88			3.63		
Futures and forward foreign exchange contracts	2.56			2.93			2.64			2.88			3.57		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0.06		
Equity, commodity, and other derivative contracts	0.05			0.09			0.03			0.13			0.02		
Commodity and other futures and forward contracts	0.05			0.09			0.03			0.13			0.02		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	106.90			69.82			77.50			63.57			52.56		

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	21,541,921	19,442,809	16,640,264	21,468,345	15,439,406
Interest rate contracts	19,295,794	17,713,290	14,812,123	19,853,955	13,975,152
Foreign exchange contracts	2,203,242	1,676,226	1,807,171	1,543,245	1,457,775
Equity, commodity, and other contracts	42,885	53,293	20,970	71,145	6,479
Derivatives Position					
Futures and forwards	7,263,437	9,197,101	7,755,305	11,712,793	6,028,102
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	14,278,484	10,245,708	8,884,959	9,755,552	9,411,304
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	21,541,921	19,442,809	16,640,264	21,468,345	15,439,406
Interest rate contracts	19,295,794	17,713,290	14,812,123	19,853,955	13,975,152
Foreign exchange contracts	2,203,242	1,676,226	1,807,171	1,543,245	1,457,775
Equity, commodity, and other contracts	42,885	53,293	20,970	71,145	6,479
Derivative contracts (excluding futures and FX 14 days or less)	22,173,821	20,031,562	17,233,877	22,062,426	15,432,927
One year or less	10,293,946	9,812,842	8,470,893	12,290,773	6,278,397
Over 1 year to 5 years	4,165,839	3,988,589	3,289,154	3,904,780	2,849,855
Over 5 years	7,714,036	6,230,131	5,473,830	5,866,873	6,304,675
Gross negative fair value (absolute value)	425,138	346,228	306,232	448,135	377,322
Gross positive fair value	391,424	386,334	286,035	496,048	376,525
Held for trading	0	0	0	0	0
Non-traded	391,424	386,334	286,035	496,048	376,525
Current credit exposure on risk-based capital derivative contracts	391,424	386,335	286,035	496,048	357,900
Credit losses on derivative contracts	36	0	716	792	15
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	89.57			91.10			89.01			92.48			90.52		
Foreign exchange contracts	10.23			8.62			10.86			7.19			9.44		
Equity, commodity, and other contracts	0.20			0.27			0.13			0.33			0.04		
Futures and forwards	33.72			47.30			46.61			54.56			39.04		
Written options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Purchased options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Swaps	66.28			52.70			53.39			45.44			60.96		
Held for trading	0			0			0			0			0		
Interest rate contracts	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	100			100			100			100			100		
Interest rate contracts	89.57			91.10			89.01			92.48			90.52		
Foreign exchange contracts	10.23			8.62			10.86			7.19			9.44		
Equity, commodity, and other contracts	0.20			0.27			0.13			0.33			0.04		
Derivative contracts (excluding futures and forex 14 days or less)	102.93			103.03			103.57			102.77			99.96		
One year or less	47.79			50.47			50.91			57.25			40.66		
Over 1 year to 5 years	19.34			20.51			19.77			18.19			18.46		
Over 5 years	35.81			32.04			32.90			27.33			40.83		
Gross negative fair value (absolute value)	1.97			1.78			1.84			2.09			2.44		
Gross positive fair value	1.82			1.99			1.72			2.31			2.44		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05			0.05			0.04			0.07			0.06		
Gross positive fair value (X)	0.05			0.05			0.04			0.08			0.06		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0.05			0.05			0.04			0.08			0.06		
Current credit exposure (X)	0.05			0.05			0.04			0.08			0.06		
Credit losses on derivative contracts	0			0			0.01			0.01			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	0.95			1.34			0.94			1.78			1.42		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	342,859	409,061	409,061	226,003	229,491
Gross losses	18,958	8,204	19,773	108,844	10,881
Write-downs, transfers to loans held-for-sale	2,015	2,495	5,171	87,022	2,560
Recoveries	6,302	1,325	2,734	2,431	1,268
Net losses	12,656	6,879	17,039	106,413	9,613
Provision for loan and lease losses	78,913	-49,606	-49,403	253,977	5,483
Adjustments	27,548	710	240	35,494	642
Ending balance	436,664	353,286	342,859	409,061	226,003
Memo: Allocated transfer risk reserve (ATTR)	156	187	139	136	203

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	0.21			-0.18			-0.08			0.55			0.01		
Provision for loan and lease losses / Average loans and leases	0.46			-0.37			-0.18			1.02			0.02		
Provision for loan and lease losses / Net loan and lease losses	623.52			-721.12			-289.94			238.67			57.04		
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95			1.28			1.14			1.61			0.91		
Allowance for loan and lease losses / Total loans and leases	0.95			1.27			1.13			1.60			0.90		
Allowance for loan and lease losses / Net loans and leases losses (X)	17.25			25.68			20.12			3.84			23.51		
Allowance for loan and lease losses / Nonaccrual assets	420.31			702.27			387.89			897.28			412.63		
ALLL / 90+ days past due + nonaccrual loans and leases	402.40			549.07			387.53			710.45			317.69		
Gross loan and lease losses / Average loans and leases	0.11			0.06			0.07			0.44			0.04		
Recoveries / Average loans and leases	0.04			0.01			0.01			0.01			0.01		
Net losses / Average loans and leases	0.07			0.05			0.06			0.43			0.04		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01			0.01			0.02			0.35			0.01		
Recoveries / Prior year-end losses	31.87			1.22			2.51			22.34			8.10		
Earnings coverage of net loan and lease losses (X)	73.17			115.38			112.26			12.54			145.13		

Net Loan and Lease Losses By Type

Real estate loans	-0.02			0.08			0.10			0.01			0.06		
Real estate loans secured by 1-4 family	-0.01			-0.01			-0.01			-0.04			-0.01		
Revolving	0			0			0			0			0		
Closed-end	-0.01			-0.01			-0.01			-0.04			-0.01		
Commercial real estate loans	-0.02			0.33			0.39			0.14			0.22		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	-0.04			0.51			0.59			0.22			0.32		
Owner-occupied	0			0			0			0			0		
Other	-0.04			0.51			0.59			0.22			0.32		
Real estate loans secured by farmland													0		
Commercial and industrial loans	0.14			0.06			0.05			1.19			0.03		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0.07			0.03			0.05			0.15			0.04		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	17,689	3,991	6,118	4,904	29,924
90+ days past due loans and leases	4,588	14,010	47	11,974	16,319
Nonaccrual loans and leases	103,927	50,333	88,427	45,604	54,820
Total past due and nonaccrual loans and leases	126,204	68,334	94,592	62,482	101,063
Restructured 30–89 days past due	0	0	0	732	0
Restructured 90+ days past due	0	0	0	0	700
Restructured nonaccrual	13,574	17,504	16,690	18,885	33,344
Total restructured loans and leases	13,574	17,504	16,690	19,617	34,044
30–89 days past due loans held for sale	195	1,264	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	195	1,264	0	0	0
Restructured loans and leases in compliance	19,690	4,766	7,373	8,520	19,205
Other real estate owned	2,369	262	378	751	2,928
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.04			0.01			0.02			0.02			0.12		
90+ days past due loans and leases	0.01			0.05			0			0.05			0.07		
Nonaccrual loans and leases	0.23			0.18			0.29			0.18			0.22		
90+ days past due and nonaccrual loans and leases	0.24			0.23			0.29			0.23			0.28		

30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0.03			0.06			0.05			0.07			0.13		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets**30+ Days Past Due and Nonaccrual**

30–89 days past due assets	0.04			0.01			0.02			0.02			0.12		
90+ days past due assets	0.01			0.05			0			0.05			0.07		
Nonaccrual assets	0.23			0.18			0.29			0.18			0.22		
30+ days past due and nonaccrual assets	0.27			0.25			0.31			0.24			0.40		

Percent of Total Assets

90+ days past due and nonaccrual assets	0.13			0.11			0.13			0.11			0.18		
90+ days past due and nonaccrual assets + other real estate owned	0.13			0.11			0.13			0.11			0.18		

**Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:**

Total assets	0.15			0.10			0.14			0.10			0.19		
Allowance for loan and lease losses	28.85			15.67			28.05			13.59			34.36		
Equity capital + allowance for loan and lease losses	1.27			0.67			1.08			0.72			1.10		
Tier 1 capital + allowance for loan and lease losses	1.44			0.75			1.18			0.80			1.20		
Loans and leases + other real estate owned	0.27			0.20			0.32			0.22			0.31		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.01			0.03			0.02			0.04			0.02		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.32			0.51			0.39			0.35			0.28		
Commercial and industrial	30–89 days past due	0.11			0.01			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.30			0.01			0.40			0.02			0.20		
Individuals	30–89 days past due	0.01			0			0			0			0		
	90+ days past due	0			0.01			0			0			0		
	Nonaccrual	0			0			0			0			0		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0.01			0.07			0.03			0.48		
	90+ days past due	0.06			0.22			0			0.20			0.27		
	Nonaccrual	0.20			0.11			0.23			0.29			0.27		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.01			0.05			0.02			0.06			0.03		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.22			0.29			0.27			0.29			0.32		
Revolving	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Closed-end	30–89 days past due	0.01			0.05			0.03			0.06			0.03		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.22			0.29			0.27			0.29			0.32		
Junior lien	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Commercial real estate	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.53			1.22			0.81			0.63			0.29		
Construction and development	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
1–4 family	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Multifamily	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Nonfarm non-residential	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.92			1.91			1.24			0.96			0.41		
Owner Occupied	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.92			1.91			1.24			0.96			0.41		
Farmland	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,492,667	614,835	684,307	643,485	760,431
Retained earnings	8,478,553	7,257,695	8,002,107	6,703,125	6,086,721
Accumulated other comprehensive income (AOCI)	-575,854	-9,797	-86,520	16,511	-5,036
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	9,395,366	7,862,733	8,599,894	7,363,121	6,842,116
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,682,589	802,591	808,751	774,069	569,770
Accumulated other comprehensive income-related adjustments	-515,547	-9,651	-77,291	23,795	11,019
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	8,228,324	7,069,793	7,868,434	6,565,257	6,261,327
Adjustments and deductions for common equity tier 1 capital	0	29,802	26,789	27,637	30,844
Common equity tier 1 capital	8,228,324	7,039,991	7,841,645	6,537,620	6,230,483
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	119,832	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	119,832	0	0	0	0
Less: Additional tier 1 capital deductions	27,734	29,802	26,789	27,637	30,844
Additional tier 1 capital	92,098	0	0	0	0
Tier 1 Capital	8,320,422	7,039,991	7,841,645	6,537,620	6,230,483
Tier 2 Capital					
Tier 2 capital instruments and related surplus	99,875	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	447,497	342,408	355,368	322,767	234,155
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	547,372	342,408	355,368	322,767	234,155
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	547,372	342,408	355,368	322,767	234,155
Exited advanced approach tier 2 capital					
Total capital	8,867,794	7,382,399	8,197,013	6,860,387	6,464,638
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	77,732,736	56,825,754	65,670,488	51,503,565	39,933,483
Less: Deductions from common equity tier 1 capital	1,682,589	832,394	835,540	801,706	600,614
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	76,050,147	55,993,360	64,834,948	50,701,859	39,332,869
Total risk-weighted assets	41,211,879	28,825,800	30,334,661	27,895,623	25,171,952
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	19.97			24.42			25.85			23.44			24.75		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	20.19			24.42			25.85			23.44			24.75		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	21.52			25.61			27.02			24.59			25.68		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	10.94			12.57			12.09			12.89			15.84		
Supplementary leverage ratio, advanced approaches HCs															

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	31,846	27,381	59,423	53,481	55,419	16.31	34.80
Other insurance activities income	31,846	27,381	59,423	53,481	55,419	16.31	34.80
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	963,478	945,122	1,013,228	866,658	724,773	1.94	99.87

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0.61			0.56			0.58			0.64			0.70		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	11			12.78			12.38			12.48			11.23		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	5,056,061			5,243,011			5,204,564			5,044,771			4,313,506		
Net assets of broker-dealer subsidiaries / Consolidated assets	5.87			9.17			7.60			9.40			10.74		

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	3,420,815	2,776,316	3,092,133	2,550,001	2,561,028
Real estate loans	1,196,212	872,875	971,300	886,326	850,441
Commercial and industrial loans	1,812,520	1,622,184	1,810,238	1,418,546	1,547,347
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	412,083	281,257	310,595	245,129	163,240
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	1,320,120	1,112,016	1,176,077	1,017,066	669,785
Total selected foreign assets	4,740,935	3,888,332	4,268,210	3,567,067	3,230,813
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	1.58			1.50			1.50			1.97			2.27		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	23.21			114.38			21.26			-0.43			9.69		
Total selected assets	21.93			77.96			19.66			10.41			7.23		
Deposits															

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Retained credit exposure		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.22	0.10	0.15	0.04	0.19

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	10,563	555	50,907	72,227	214,998	1803.24	-86.22
Dividends	10,000	0	50,000	70,000	210,000		-86.67
Interest	563	28	116	527	3,354	1910.71	-42.84
Management and service fees	0	527	791	1,700	1,644	-100.00	-100.00
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1,272,787	137,194	638,612	537,822	728,488	827.73	1338.39
Dividends	1,257,879	126,786	618,124	508,058	684,787	892.13	1604.05
Interest	7,927	4,487	8,117	12,841	26,322	76.67	13.53
Management and service fees	6,981	5,921	12,371	16,923	17,379	17.90	-9.20
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0						
Dividends	0						
Interest	0						
Management and service fees	0						
Other income	0						
Total income from subsidiaries	1,283,350	137,749	689,519	610,049	943,486	831.66	677.16
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	-5,887	4,310	8,790	6,173	6,562		
Total operating income	1,277,463	142,059	698,309	616,222	950,048	799.25	648.24
Operating Expenses							
Personnel expenses	63,069	43,695	92,486	61,243	67,984	44.34	106.70
Interest expense	46,096	48,899	94,994	90,665	73,223	-5.73	0.98
Other expenses	40,612	119,283	147,751	36,328	25,494	-65.95	142.39
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	149,777	211,877	335,231	188,236	166,701	-29.31	61.20
Income (loss) before taxes	1,127,686	-69,818	363,078	428,288	784,905		1349.24
Applicable income taxes (credit)	2,085	-63,613	-119,429	-68,200	-53,695		
Extraordinary items							
Income before undistributed income of subsidiaries	1,125,601	-6,205	482,507	496,488	838,600		886.24
Equity in undistributed income of subsidiaries	-501,743	668,727	1,054,166	365,911	214,217		
Bank subsidiaries	183,562	202,347	336,240	61,582	208,610	-9.28	260.44
Nonbank subsidiaries	-670,186	466,380	717,926	304,329	5,607		
Subsidiary holding companies	-15,119	0	0	0	0		
Net income (loss)	623,858	662,522	1,536,673	862,399	1,052,817	-5.84	110.64
Memoranda							
Bank net income	193,562	202,347	386,240	131,582	418,610	-4.34	53.71
Nonbank net income	587,693	593,166	1,336,050	812,387	690,394	-0.92	186.77
Subsidiary holding companys' net income	-15,119	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,614,823	20.99	2,532,250	23.38	2,600,313	22.35	2,364,866	2,300,179	3.26	47.52
Common and preferred stock	2,613,625	20.98	2,532,127	23.38	2,599,190	22.34	2,363,932	2,299,840	3.22	47.46
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	1,198	0.01	123	0	1,123	0.01	934	339	873.98	1896.67
Investment in nonbank subsidiaries	6,914,449	55.50	6,732,092	62.15	6,759,252	58.09	6,385,702	5,526,999	2.71	76.32
Common and preferred stock	5,136,407	41.23	5,354,571	49.43	5,649,658	48.55	4,825,106	4,086,547	-4.07	53.64
Excess cost over fair value	31,954	0.26	31,954	0.29	31,954	0.27	31,954	31,954	0.00	0.00
Loans, advances, notes, and bonds	1,600,857	12.85	1,185,084	10.94	925,940	7.96	1,386,466	1,106,545	35.08	777.34
Other receivables	145,231	1.17	160,483	1.48	151,700	1.30	142,176	301,953	-9.50	-60.09
Investment in subsidiary holding companies	1,306,339	10.49	0	0	0	0	0	0		
Common and preferred stock	1,304,816	10.47	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	1,523	0.01	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	125,000	1.07	0	0		-100.00
Securities	1,012	0.01	1,029	0.01	1,029	0.01	1,029	1,332	-1.65	-97.80
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	274,669	2.20	200,063	1.85	244,422	2.10	198,793	177,694	37.29	-74.75
Cash and due from unrelated depository institution	380,596	3.06	356,626	3.29	771,357	6.63	358,544	322,303	6.72	4.94
Premises, furnishings, fixtures and equipment	13,782	0.11	13,805	0.13	13,798	0.12	13,837	13,964	-0.17	-5.27
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	951,739	7.64	996,169	9.20	1,121,047	9.63	895,817	794,057	-4.46	67.17
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	12,457,409	100.00	10,832,034	100.00	11,636,218	100.00	10,218,588	9,136,528	15.01	60.24
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	2,037,694	16.36	2,036,813	18.80	2,037,252	17.51	2,045,104	1,550,348	0.04	10.26
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	895,312	7.19	915,235	8.45	982,055	8.44	788,600	632,690	-2.18	83.45
Balance due to subsidiaries and related institutions	9,206	0.07	17,253	0.16	17,018	0.15	21,763	111,374	-46.64	-81.23
Total liabilities	2,942,212	23.62	2,969,301	27.41	3,036,325	26.09	2,855,467	2,294,412	-0.91	23.36
Equity Capital	9,515,197	76.38	7,862,733	72.59	8,599,893	73.91	7,363,121	6,842,116	21.02	76.56
Perpetual preferred stock (income surplus)	119,832	0.96	0	0	0	0	0	0		
Common stock	2,479	0.02	1,593	0.01	2,392	0.02	1,591	1,586	55.62	60.97
Common surplus	2,947,680	23.66	2,059,525	19.01	2,054,602	17.66	1,995,798	1,921,893	43.12	81.56
Retained earnings	8,478,553	68.06	7,257,695	67	8,002,107	68.77	6,703,125	6,086,721	16.82	102.89
Accumulated other comprehensive income	-575,854	-4.62	-9,797	-0.09	-86,520	-0.74	16,511	-5,036		
Other equity capital components	-1,457,493	-11.70	-1,446,283	-13.35	-1,372,688	-11.80	-1,353,904	-1,163,048		
Total liabilities and equity capital	12,457,409	100.00	10,832,034	100.00	11,636,218	100.00	10,218,588	9,136,528	15.01	60.24
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	9,206	0.07	17,253	0.16	17,018	0.15	21,763	111,374	-46.64	-81.23
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	9,206	0.07	17,253	0.16	17,018	0.15	21,763	111,374	-46.64	-81.23
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	17,508		-100.00

BHC Name

City/State

3815157

6

9

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	14.22			17.26			19.22			12.24			15.70		
Bank net income / Average equity investment in banks	15.29			16.62			15.45			5.71			19.11		
Nonbank net income / Average equity investment in nonbanks	21.63			23.14			24.92			18.67			16.63		
Subsidiary HCs net income / Average equity investment in sub HCs	-6.95														
Bank net income / Parent net income	31.03			30.54			25.13			15.26			39.76		
Nonbank net income / Parent net income	94.20			89.53			86.94			94.20			65.58		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	30.92			37.76			35.31			38.78			33.53		
Total debt / Equity capital	21.42			25.90			23.69			27.77			22.66		
Total debt + notes payable to subs that issued TPS / Equity capital	21.42			25.90			23.69			27.77			22.66		
Total debt + Loans guaranteed for affiliate / Equity capital	21.42			25.90			23.69			27.77			22.91		
Total debt / Equity capital – excess over fair value	21.49			26.01			23.78			27.90			22.77		
Long-term debt / Equity capital	21.42			25.90			23.69			27.77			22.66		
Short-term debt / Equity capital	0			0			0			0			0		
Current portion of long-term debt / Equity capital	0.10			0.22			0.20			0.30			1.63		
Excess cost over fair value / Equity capital	0.34			0.41			0.37			0.43			0.47		
Long-term debt / Consolidated long-term debt	58.75			84.31			61.01			84.63			80.85		
Double Leverage															
Equity investment in subs / Equity capital	95.50			100.71			96.29			98.07			93.81		
Total investment in subs / Equity capital	113.88			117.83			108.83			118.84			114.40		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.34			0.04			-0.21			-0.16			-0.40		
Equity investment in subs – equity cap / Net income-div (X)				0.05											
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	433.55			97.90			164.46			174.50			280.54		
Cash from ops + noncash items + op expense / Op expense + dividend	278.69			100.47			160.16			210.94			298.58		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-18.91			133.39			205.08			117.50			127.68		
Pretax operating income + interest expense / Interest expense	2,546.39			-42.78			482.21			572.39			1,171.94		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,546.39			-42.78			482.21			572.39			1,171.94		
Dividends + interest from subsidiaries / Interest expense + dividends	659.59			83.71			202.34			196.13			339.44		
Fees + other income from subsidiaries / Salary + other expenses	6.73			3.96			5.48			19.09			20.35		
Net income / Current part of long-term debt + preferred dividends (X)	67.77			38.40			90.30			39.63			9.45		
Other Ratios															
Net assets that reprice within 1 year / Total assets	15.68			13.68			15.24			16.62			18.70		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due							0								
Nonaccrual							0								
Total							0								
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0.26		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0.26		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	20.28			34.79			39.90			35.82			26.46		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	6.27			4.20			3.51			3.96			4.08		

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	13.10						49.59			42.47			23.74		
Dividends declared / Net income	23.63			16.29			15.57			24.45			18.91		
Net income – dividends / Average equity	10.86			14.45			16.23			9.25			12.73		
Percent of Dividends Paid															
Dividends from bank subsidiaries	6.78			0			20.90			33.19			105.46		
Dividends from nonbank subsidiaries	853.31			117.45			258.34			240.92			343.90		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Dividends from all subsidiaries	860.09			117.45			279.23			274.11			449.36		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	5.17			0			12.95			53.20			50.17		
Interest income from bank subsidiaries.....	0.29			0.01			0.03			0.40			0.80		
Management and service fees from bank subsidiaries	0			0.26			0.20			1.29			0.39		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	5.46			0.27			13.18			54.89			51.36		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	214.04			21.37			46.27			62.54			99.19		
Interest income from nonbank subsidiaries.....	1.35			0.76			0.61			1.58			3.81		
Management and service fees from nonbank subsidiaries	1.19			1			0.93			2.08			2.52		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	216.57			23.13			47.80			66.20			105.52		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies.....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies.....															
Operating income from subsidiary holding companies.....															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0.78			0			7.16			11.36			22.10		
Interest income from bank subsidiaries.....	0.04			0.02			0.02			0.09			0.35		
Management and service fees from bank subsidiaries	0			0.37			0.11			0.28			0.17		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0.83			0.39			7.29			11.72			22.63		
Dividends from nonbank subsidiaries	98.47			89.25			88.52			82.45			72.08		
Interest income from nonbank subsidiaries.....	0.62			3.16			1.16			2.08			2.77		
Management and service fees from nonbank subsidiaries	0.55			4.17			1.77			2.75			1.83		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	99.63			96.58			91.45			87.28			76.68		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....															
Loans and advances from subsidiaries / Total debt	0.45			0.85			0.84			1.06			7.18		